

GAU 2721
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PATENT
Attorney Docket No. 47004.000054
Group Art Unit: 2721

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

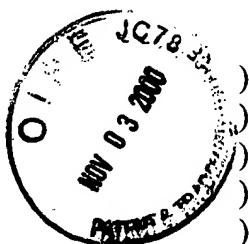
In re Application of :

Applicant: W. Buisman, et al.

Serial No.: 09/597,297

Filed: June 20, 2000

For: **SYSTEM AND METHOD FOR
CONVERTING INFORMATION
ON PAPER FORMS TO
ELECTRONIC DATA**



**INFORMATION
DISCLOSURE
STATEMENT**

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November 3, 2000

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. Enclosed for the Examiner's convenience are (a) a copy of Form PTO 1449, (b) the ninety-eight (98) listed patents, and (c) twelve (12) publications.

Applicants respectfully request that the Examiner indicate the enclosed references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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**FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(REV. 7-80) PATENT AND TRADEMARK OFFICE**

LIST OF MATERIALS CITED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.:

47004.000054

INVENTOR'S NAME:

W. J. Buisman, et al.

FILING DATE:

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EXAMINER:

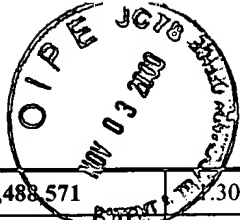
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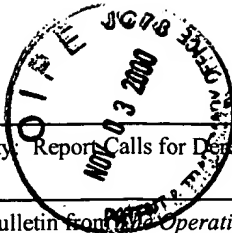
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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
U1	3,316,395	4/25/67	Lavin	235	185	5/23/63
U2	3,896,266	7.22.75	Waterbury	179	1	6.2.72
U3	4,396,985	8.2.83	Ohara	364	405	1.9.81
U4	4,523,297	6.11.85	Ugon, Et al.	364	900	9.7.84
U5	4,594,663	6/10/86	Nagata et al.	364	401	7/8/83
U6	4,736,294	4/5/88	Gill et al.	364	408	6/23/87
U7	4,831,526	3/14/89	Boston et al.	235	400	3/27/87
U8	4,831,526	5/16/89	Luchs et al.	364	401	4/22/86
U9	4,866,634	9/12/89	Reboh et al.	364	513	8/10/87
U10	4,914,587	4/3/90	Clouse	364	408	8/7/87
U11	4,916,296	4.10.90	Streck	235	454	3.23.89
U12	4,999,617	3.12.91	Uemura, Et al.	340	706	12.19.88
U13	5,047,614	9.10.91	Bianco	235	385	8.8.89
U14	5,054,096	10/1/91	Beizer	382	41	10/24/88
U15	5,175,682	12.29.92	Higashiyama, Et al.	364	408	12.14.90
U16	5,206,803	4/27/93	Vitagliano et al.	364	408	3/15/91
U17	5,237,620	8.17.93	Deaton, Et al.	382	7	5.19.92
U18	5,239,462	8/24/93	Jones et al.	364	408	2/25/92
U19	5,241,161	8.31.93	Zuta	235	382	11.29.91
U20	5,249,044	9.28.93	Von Kohorn	358	86	5.5.92
U21	5,252,815	10.12.93	Pernet	235	441	10.8.91
U22	5,262,860	11.16.93	Fitzpatrick, et al.	358	142	4.23.92
U23	5,262,941	11/16/93	Saladin et al.	364	408	3/30/90
U24	5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
U25	5,308,959	5.3.94	Cherry	235	379	1.12.93
U26	5,339,239	8.16.94	Manabe, et al.	364	401	10.11.90
U27	5,367,581	11.22.94	Abel, et al.	382	64	3.31.93
U28	5,380,991	1.10.95	Valencia, et al.	235	383	11.16.93
U29	5,396,417	3.7.95	Burks, et al.	364	401	11.1.91
U30	5,396,650	3.7.95	Terauchi	455	38.2	7.16.92
U31	5,438,186	8.1.95	Nair, et al.	235	449	6.17.94
U32	5,444,616	8.22.95	Niar, et al.	364	405	6.16.94
U33	5,450,134	9.12.95	Legate	348	467	1.12.93
U34	5,479,532	12.26.95	Abel, et al.	382	137	3.31.93



U35	5,488,571	7.30.96	Jacobs, et al.	364	705.07	11.22.93
U36	5,506,394	4.9.96	Plesko	235	472	10.28.93
U37	5,508,731	4.16.96	Kohorn	348	1	2.25.93
U38	5,523,794	6.4.96	Mankovitz, et al.	348	460	4.16.93
U39	5,535,147	7.9.96	Jacobs, et al.	364	705.07	6.5.95
U40	5,537,315	7/16/96	Mitcham	364	408	3/23/94
U41	5,544,040	8.6.96	Gerbaulet	364	401	8.7.92
U42	5,550,734	8/27/96	Tarter et al.	364	401	12/23/93
U43	5,557,334	9.17.96	Legate	348	473	12/4.95
U44	5,594,493	1.14.97	Nemirofsky	348	13	1.19.94
U45	5,604,542	2.18.97	Dedrick	348	552	2.8.95
U46	5,611,052	3/11/97	Dykstra et al.	395	238	11/1/93
U47	5,652,602	7.29.97	Fishman, et al.	345	156	5.8.95
U48	5,655,085	8/5/97	Ryan et al.	364	401	3/18/94
U49	5,663,766	9.2.97	Sizer, li	348	473	1.25.96
U50	5,664,110	9.2.97	Green, et al.	705	26	12.8.94
U51	5,665,953	9.9.97	Mazzamuto, et al.	235	383	2.14.96
U52	5,692,132	11.25.97	Hogan	395	227	6.7.95
U53	5,696,907	12/9/97	Tom	395	238	2/27/95
U54	5,699,527	12/16/97	Davidson	395	238	5/1/95
U55	5,727,153	3.10.98	Powell	395	214	6.6.95
U56	5,728,998	3.17.98	Novis, et al.	235	380	3.29.96
U57	5,734,154	3.31.98	Jachimowicz, et al.	235	492	9.3.96
U58	5,736,727	4.7.98	Nakata, et al.	235	487	1.6.95
U59	5,742,775	4/21/98	King	395	238	1/18/95
U60	5,744,789	4.28.98	Kashi	235	472	1.22.96
U61	5,751,953	5.12.98	Shiels, et al.	395	200.09	8.29.96
U62	5,763,862	6.9.98	Jachimowicz, et al.	235	380	6.24.96
U63	5,765,144	6/9/98	Larche et al.	1705	38	6/24/96
U64	5,767,896	6.16.98	Nemirofsky	348	13	9.7.95
U65	5,774,882	6/30/98	Keen et al.	705	38	10/25/93
U66	5,774,882	6.30.98	Keen, et al.	705	38	10.25.93
U67	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
U68	5,804,806	9.8.98	Haddad, et al.	235	383	4.1.96
U69	5,806,044	9.8.98	Powell	705	14	2.20.96
U70	5,809,478	9/15/98	Greco et al.	705	4	12/8/95
U71	5,815,127	9.29.98	Jacobs, et al.	345	2	6.24.96
U72	5,832,447	11/3/98	Rieker et al.	705	2	5/24/94
U73	5,832,463	11.3.98	Funk	705	35	3.28.96
U74	5,845,256	12/1/98	Pescitelli et al.	705	4	11/17/97
U75	5,854,595	12.29.98	Williams	340	825.44	7.20.95



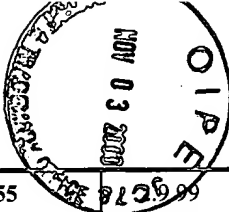
P7	"OFT Gives the Individual Top Priority" Report Calls for Deregulation of Business Lending," by Vanessa Houlder, <i>The Financial Times</i> , June 8, 1994
P8	"Operations Research," Spring 1975 Bulletin from the <i>Operations Research Society of America</i> , Chicago, IL, April 30-May 2, 1975
P9	"Scoring Borrower Risk," by Deidre Sullivan, <i>Mortgage Banking</i> , Nov. 1994, v 55, n2, pp 94-98
P10	"There Must Be a Better Way," by Fred Portner, <i>Mortgage Banking</i> , Nov. 1992, v 53, n 2, pp 12-22
P11	"Using Software To Soften Big-Time Competition," by Michael Hickman, <i>Bank Systems Technology</i> , June 1994, v 31, n 8, pp 38-40
P12	"Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace"; by Kim A. Strassell, Staff Reporter; <i>The Wall Street Journal</i> ; 1 page

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U76	5,870,155	2/9/99	Erlin	348	734	2.6.96
U77	5,870,721	2/9/99	Norris	705	38	10/15/96
U78	5,870,723	2/9/99	Pare, Jr. et al.	705	39	8/29/96
U79	5,873,096	2/16/99	Lim et al.	707	201	10/8/97
U80	5,878,403	3/2/99	DeFrancesco et al.	705	38	9/12/95
U81	5,880,452	3.9.99	Plesko	235	472	8.13.97
U82	5,880,769	3.9.99	Nemirofsky, et al.	348	12	4.10.95
U83	5,897,625	4.27.99	Gustin, et al.	705	43	5.30.97
U84	5,898,157	4.27.99	Mangili, et al.	235	380	2.28.97
U85	5,913,202	6/15/99	Motoyama	705	35	6/13/97
U86	5,926,800	7/20/99	Baronowski et al.	705	35	4/24/95
U87	5,930,217	7.27.99	Kayanuma	369	59	11.9.98
U88	5,930,764	7/27/99	Melchione et al.	705	10	8/23/96
U89	5,930,776	7/27/99	Dykstra et al.	705	38	3/10/97
U90	5,940,811	8/17/99	Norris	705	38	10/15/96
U91	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
U92	5,963,953	10/5/99	Cram et al.	707	102	3/30/98
U93	5,966,699	10/12/99	Zandi	705	38	10/11/96
U94	5,970,483	10/19/99	Evans	707	3	7/25/97
U95	5,983,206	11/9/99	Oppenheimer	705	38	6/30/97
U96	5,987,436	11/16/99	Halbrook	705	38	1/26/99
U97	5,995,947	11/30/99	Fraser et al.	705	38	9/12/97
U98	6,029,149	2/22/00	Dykstra et al.	705	38	4/26/99

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
							YES	NO
	F1							
	F2							
	F3							
	F4							
	F5							

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

P1	✓ "Car Loans in Minutes," by Anonymous, <i>Bank Management</i> , April 1993, v 69, n 4, p A23
P2	✗ "Collections Strategy Model Phase II," Proposal by Mike Alexander et al. of Applied Decision Analysis, Inc., August 7, 1996
P3	✗ "Competing in Auto Lending," by Phil Britt, <i>America's Community Banker</i> , Nov. 1996, v 5, n 11, pp 33-37
P4	✓ "Credit Scoring Digs Deeper Into Data," by Marc Friedland, <i>Credit World</i> , May 1996, v 84, n 5, pp 19-23
P5	✗ "Expanding Risk Management Strategies: Key to Future Survival," by Ron Jameson, <i>Credit World</i> , v 84, n 5, pp 16-18
P6	✗ "Fannie Mae on the Web," by Maize Kennedy, <i>Newsbytes</i> , May 8, 1995